



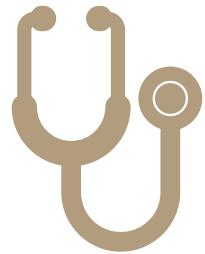
School Board of Clay County Workshop

2022-2023 BENEFIT RENEWAL RECOMMENDATIONS

MARCH 29, 2022



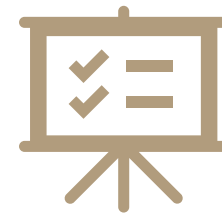
Agenda



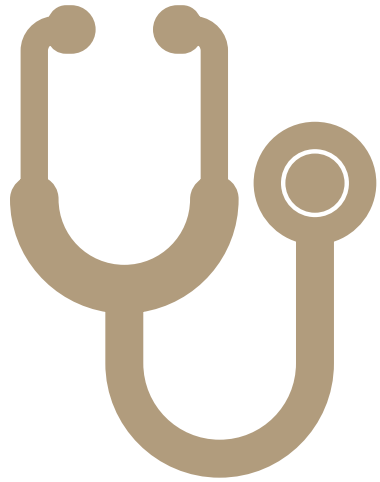
Medical Claims
Experience



Medical Renewal



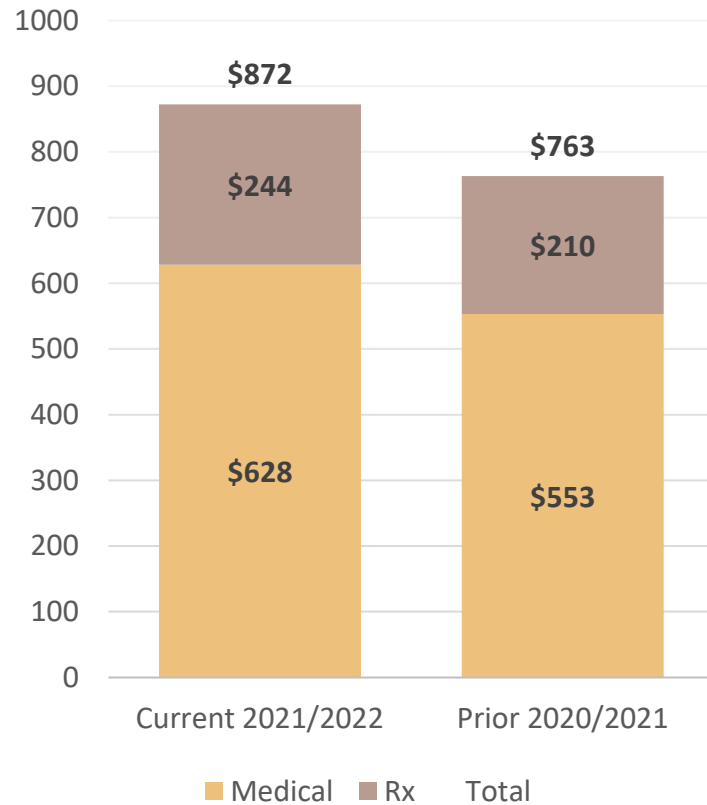
2022 Renewal
Summary and History



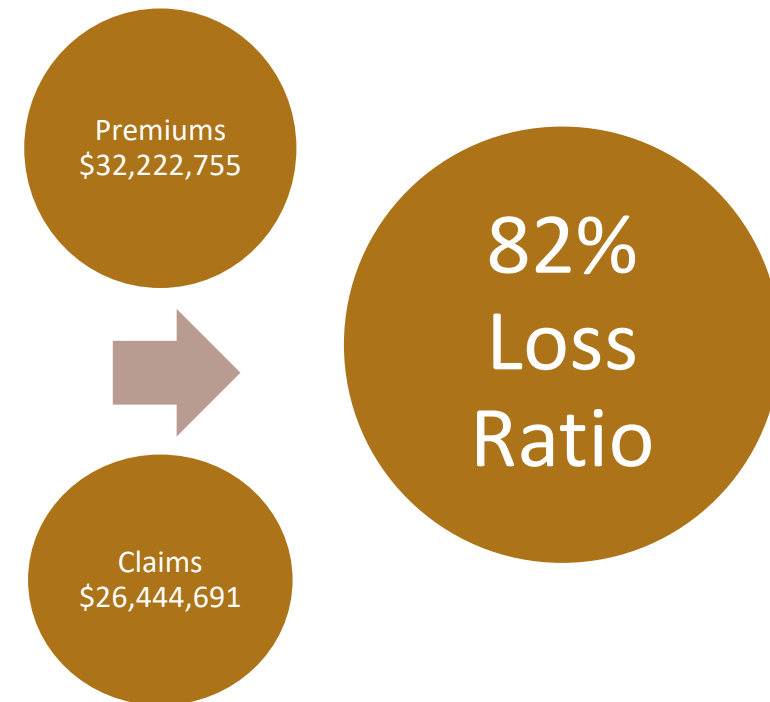
Medical Claims Experience

Health Claims Experience

Cumulative monthly claims experience per employee per month (PEPM) for medical and prescription as compared to the prior plan year



Premiums paid between November 2020 and October 2021 compared to the claims paid by the plan.



Premium vs Claims Incurred with premium over 12 months

Year/Month	Members	Subscribers	Premium	Premium PMPM	Medical Payments	Capitation Payments	Managed Pharmacy Payments	Total Payments	Claims to Premium Ratio
2019-11	3,979	2,823	\$2,532,842	\$636.55	\$1,261,778	\$59,418	\$489,829	\$1,811,026	72%
2019-12	3,990	2,825	\$2,534,637	\$635.25	\$1,609,877	\$59,418	\$545,185	\$2,214,481	87%
2020-01	3,977	2,821	\$2,531,048	\$636.42	\$1,571,946	\$59,269	\$522,932	\$2,154,147	85%
2020-02	3,959	2,805	\$2,516,692	\$635.69	\$1,491,356	\$59,072	\$462,662	\$2,013,089	80%
2020-03	3,962	2,811	\$2,522,076	\$636.57	\$988,091	\$59,101	\$607,823	\$1,655,015	66%
2020-04	3,951	2,813	\$2,523,870	\$638.79	\$738,996	\$58,982	\$524,767	\$1,322,745	52%
2020-05	3,955	2,813	\$2,523,870	\$638.15	\$1,347,124	\$59,027	\$581,613	\$1,987,764	79%
2020-06	3,951	2,812	\$2,522,973	\$638.57	\$1,538,708	\$58,997	\$543,177	\$2,140,882	85%
2020-07	3,945	2,809	\$2,520,281	\$638.85	\$1,672,308	\$59,229	\$584,127	\$2,315,664	92%
2020-08	3,950	2,813	\$2,685,433	\$679.86	\$1,254,057	\$59,314	\$580,319	\$1,893,691	70.5%
2020-09	3,955	2,815	\$2,689,835	\$680.11	\$1,250,129	\$59,419	\$577,563	\$1,887,111	70.2%
2020-10	3,941	2,797	\$2,680,314	\$680.11	\$1,249,157	\$59,134	\$523,835	\$1,832,126	68.4%
2020-11	3,958	2,815	\$2,690,384	\$679.73	\$1,373,215	\$59,394	\$457,596	\$1,890,205	70.3%
2020-12	3,942	2,810	\$2,679,509	\$679.73	\$1,552,558	\$59,184	\$614,807	\$2,226,549	83.1%
2021-01	3,942	2,820	\$2,679,509	\$679.73	\$1,090,368	\$68,297	\$593,458	\$1,752,124	65.4%
2021-02	3,933	2,812	\$2,673,391	\$679.73	\$1,034,754	\$68,068	\$494,654	\$1,597,476	59.8%
2021-03	3,933	2,811	\$2,673,391	\$679.73	\$1,078,518	\$68,085	\$574,329	\$1,720,932	64.4%
2021-04	3,937	2,822	\$2,676,110	\$679.73	\$1,273,395	\$68,068	\$595,578	\$1,937,041	72.4%
2021-05	3,944	2,830	\$2,680,868	\$679.73	\$1,198,844	\$68,258	\$626,530	\$1,893,632	70.6%
2021-06	3,951	2,830	\$2,685,626	\$679.73	\$2,002,767	\$68,362	\$606,255	\$2,677,383	99.7%
2021-07	3,962	2,832	\$2,693,103	\$679.73	\$1,745,611	\$68,535	\$686,220	\$2,500,366	92.8%
2021-08	3,969	2,841	\$2,697,861	\$679.73	\$1,998,777	\$68,812	\$695,381	\$2,762,970	102.4%
2021-09	3,976	2,841	\$2,702,619	\$679.73	\$2,317,999	\$68,933	\$647,560	\$3,034,492	112.3%
2021-10	3,958	2,811	\$2,690,384	\$679.73	\$1,697,428	\$68,500	\$685,593	\$2,451,522	91.1%
Prior			\$30,783,871					\$23,227,741	75.6%
Current			\$32,222,755					\$26,444,692	82.0%

High Cost Claimants

There were 95 claimants with over \$50,000 in claims for the period October 1, 2020 and September 30, 2021, paid through November 30, 2021. In consideration of privacy, details have been omitted.

Claimant	Medical Paid	Rx Paid	Total Paid	Diagnosis	Open/Closed
1	\$491,818.26	\$15,247.54	\$507,065.80	MAINTENANCE CHEMOTHERAPY; RADIATION	CLOSED
2	\$452,105.42	\$1,918.09	\$454,023.51	DEFICIENCY AND OTHER ANEMIA	OPEN
3	\$234,433.79	\$84,758.76	\$319,192.55	MULTIPLE MYELOMA	OPEN
4	\$266,778.04	\$4,458.05	\$271,236.09	CHRONIC KIDNEY DISEASE	OPEN
5	\$248,894.10	\$3,747.95	\$252,642.05	SEPTICEMIA (EXCEPT IN LABOR)	OPEN
6	\$225,913.18	\$2,576.89	\$228,490.07	CANCER OF PANCREAS	OPEN
7	\$215,519.78	\$3,577.39	\$219,097.17	MAINTENANCE CHEMOTHERAPY; RADIATION	OPEN
8	\$213,041.21	\$1,395.63	\$214,436.84	CANCER OF LIVER AND INTRAHEPAT	OPEN
9	\$208,900.22	\$3,044.95	\$211,945.17	CARDIAC DYSRHYTHMIAS	OPEN
10	\$19,850.72	\$189,977.23	\$209,827.95	CYSTIC FIBROSIS	OPEN
11	\$188,040.75	\$536.21	\$188,576.96	OTHER NERVOUS SYSTEM DISORDERS	OPEN
12	\$184,721.34	\$2,299.50	\$187,020.84	CARDIAC ARREST AND VENTRICULAR	OPEN
13	\$18,388.52	\$167,349.74	\$185,738.26	OTHER SCREENING FOR SUSPECTED	CLOSED
14	\$176,013.61	\$1,373.16	\$177,386.77	CANCER OF RECTUM AND ANUS	OPEN
15	\$22,985.05	\$148,996.51	\$171,981.56	REGIONAL ENTERITIS AND ULCERAT	CLOSED
16	\$3,036.55	\$153,944.69	\$156,981.24	OTHER NUTRITIONAL; ENDOCRINE	OPEN
17	\$12,538.58	\$144,024.73	\$156,563.31	CANCER OF BREAST	OPEN
18	\$150,424.48	\$4,990.64	\$155,415.12	SEPTICEMIA (EXCEPT IN LABOR)	OPEN
19	\$149,147.77	\$5,328.28	\$154,476.05	VIRAL INFECTION	CLOSED
20	\$151,856.75	\$1.73	\$151,858.48	SEPTICEMIA (EXCEPT IN LABOR)	OPEN
21	\$26,612.01	\$124,512.28	\$151,124.29	COAGULATION AND HEMORRHAGIC DI	OPEN
22	\$141,533.21	\$5,969.57	\$147,502.78	SEPTICEMIA (EXCEPT IN LABOR)	CLOSED
23	\$143,062.21	\$543.29	\$143,605.50	SEPTICEMIA (EXCEPT IN LABOR)	CLOSED
24	\$91,209.02	\$44,122.70	\$135,331.72	SPONDYLOSIS; INTERVERTEBRAL DI	OPEN
25	\$133,317.12	\$198.13	\$133,515.25	OTHER AND UNSPECIFIED BENIGN N	OPEN
26	\$132,660.29	\$831.31	\$133,491.60	PARKINSON'S DISEASE	OPEN
27	\$2,576.37	\$130,539.80	\$133,116.17	DIABETES MELLITUS WITHOUT COMP	OPEN
28	\$132,682.73	\$62.23	\$132,744.96	VIRAL INFECTION	CLOSED
29	\$123,144.65	\$5,782.81	\$128,927.46	INTRACRANIAL INJURY	OPEN
30	\$127,347.48	\$51.05	\$127,398.53	VIRAL INFECTION	CLOSED

High Cost Claimants (Continued)

There were 95 claimants with over \$50,000 in claims for the period October 1, 2020 and September 30, 2021, paid through November 30, 2021. In consideration of privacy, details have been omitted.

Claimant	Medical Paid	Rx Paid	Total Paid	Diagnosis	Open/Closed
31	\$125,640.88	\$697.00	\$126,337.88	IMMUNITY DISORDERS	OPEN
32	\$121,639.51	\$2,383.37	\$124,022.88	LATE EFFECTS OF CEREBROVASCULA	OPEN
33	\$104,937.78	\$191.64	\$105,129.42	OTHER NUTRITIONAL; ENDOCRINE	OPEN
34	\$103,100.22	\$1,452.72	\$104,552.94	OTHER ACQUIRED DEFORMITIES	OPEN
35	\$38,073.42	\$63,249.61	\$101,323.03	REGIONAL ENTERITIS AND ULCERAT	OPEN
36	\$9,514.57	\$91,648.51	\$101,163.08	CANCER OF BREAST	OPEN
37	\$98,479.86	\$2,240.22	\$100,720.08	OTHER CONGENITAL ANOMALIES	OPEN
38	\$94,471.57	\$5,363.08	\$99,834.65	VIRAL INFECTION	CLOSED
39	\$98,741.57	\$505.51	\$99,247.08	ESOPHAGEAL DISORDERS	CLOSED
40	\$98,858.51	\$301.36	\$99,159.87	SPONDYLOSIS; INTERVERTEBRAL DI	CLOSED
41	\$21,814.68	\$75,635.97	\$97,450.65	REGIONAL ENTERITIS AND ULCERAT	OPEN
42	\$91,496.95	\$397.40	\$91,894.35	OTHER DISEASES OF BLADDER AND	CLOSED
43	\$58,787.28	\$32,117.61	\$90,904.89	REGIONAL ENTERITIS AND ULCERAT	OPEN
44	\$86,451.00	\$63.22	\$86,514.22	CARDIAC DYSRHYTHMIAS	OPEN
45	\$67,222.03	\$18,225.48	\$85,447.51	VIRAL INFECTION	CLOSED
46	\$81,110.96	\$1,722.08	\$82,833.04	CRUSHING INJURY OR INTERNAL IN	CLOSED
47	\$80,710.63	\$1,187.87	\$81,898.50	CANCER OF BREAST	OPEN
48	\$81,330.63	\$484.87	\$81,815.50	FRACTURE OF LOWER LIMB	OPEN
49	\$73,695.60	\$7,024.59	\$80,720.19	CARDIAC DYSRHYTHMIAS	CLOSED
50	\$74,246.04	\$5,254.64	\$79,500.68	SPONDYLOSIS; INTERVERTEBRAL DI	OPEN
51	\$78,864.56	\$304.85	\$79,169.41	MULTIPLE SCLEROSIS	CLOSED
52	\$534.89	\$77,492.26	\$78,027.15	MULTIPLE SCLEROSIS	OPEN
53	\$64,141.32	\$13,296.60	\$77,437.92	OTHER AFTERCARE	OPEN
54	\$75,950.30	\$787.68	\$76,737.98	OTHER BONE DISEASE AND MUSCULO	OPEN
55	\$3,911.68	\$72,269.86	\$76,181.54	OTHER BONE DISEASE AND MUSCULO	OPEN
56	\$74,487.02	\$861.38	\$75,348.40	DIVERTICULOSIS AND DIVERTICULI	OPEN
57	\$9,719.28	\$63,702.57	\$73,421.85	ENDOMETRIOSIS	OPEN
58	\$2,501.28	\$70,234.90	\$72,736.18	CARDIAC AND CIRCULATORY CONGEN	OPEN
59	\$66,698.60	\$5,282.10	\$71,980.70	CANCER OF BREAST	OPEN
60	\$71,160.86	\$328.12	\$71,488.98	MULTIPLE SCLEROSIS	CLOSED
61	\$850.12	\$69,786.66	\$70,636.78	INFLAM CONDITION OF SKIN	OPEN
62	\$35,658.10	\$34,695.66	\$70,353.76	INTRACRANIAL INJURY	CLOSED
63	\$64,296.14	\$5,709.99	\$70,006.13	VIRAL INFECTION	OPEN

High Cost Claimants (Continued)

There were 95 claimants with over \$50,000 in claims for the period October 1, 2020 and September 30, 2021, paid through November 30, 2021. In consideration of privacy, details have been omitted.

Claimant	Medical Paid	Rx Paid	Total Paid	Diagnosis	Open/Closed
64	\$1,591.06	\$67,247.97	\$68,839.03	OTHER ENDOCRINE DISORDERS	OPEN
65	\$11,089.11	\$57,386.42	\$68,475.53	SPONDYLOSIS; INTERVERTEBRAL DI	OPEN
66	\$68,046.10	\$183.16	\$68,229.26	OTHER COMPLICATIONS OF BIRTH	OPEN
67	\$1,272.99	\$66,652.05	\$67,925.04	INFLAM CONDITION OF SKIN	OPEN
68	\$59,729.40	\$7,728.76	\$67,458.16	OTHER CONNECTIVE TISSUE DISEASE	OPEN
69	\$1,393.32	\$64,540.80	\$65,934.12	OTHER SCREENING FOR SUSPECTED	OPEN
70	\$65,093.17	\$504.78	\$65,597.95	VIRAL INFECTION	OPEN
71	\$65,082.04	\$252.63	\$65,334.67	VIRAL INFECTION	OPEN
72	\$1,631.77	\$63,551.04	\$65,182.81	OTHER SCREENING FOR SUSPECTED	OPEN
73	\$63,888.61	\$220.93	\$64,109.54	CANCER OF BREAST	OPEN
74	\$63,501.09	\$279.39	\$63,780.48	ABDOMINAL HERNIA	CLOSED
75	\$60,171.44	\$1,568.61	\$61,740.05	OTHER CNS INFECTION AND POLIOM	OPEN
76	\$58,422.34	\$1,122.69	\$59,545.03	CANCER OF BREAST	OPEN
77	\$59,303.80	\$214.27	\$59,518.07	MULTIPLE MYELOMA	OPEN
78	\$57,212.70	\$2,207.37	\$59,420.07	CANCER OF COLON	OPEN
79	\$31,383.23	\$27,835.81	\$59,219.04	OTHER DIAGNOSIS	OPEN
80	\$1,372.08	\$57,715.90	\$59,087.98	UNKNOWN DIAGNOSIS	OPEN
81	\$3,783.46	\$55,249.13	\$59,032.59	RHEUMATOID ARTHRITIS AND RELAT	OPEN
82	\$16,663.93	\$42,344.40	\$59,008.33	RHEUMATOID ARTHRITIS AND RELAT	OPEN
83	\$57,861.93	\$871.59	\$58,733.52	COMPLICATIONS OF SURGICAL PROC	OPEN
84	\$47,144.17	\$11,315.84	\$58,460.01	OVARIAN CYST	OPEN
85	\$55,180.56	\$1,507.46	\$56,688.02	ACUTE CEREBROVASCULAR DISEASE	CLOSED
86	\$17,370.31	\$39,316.87	\$56,687.18	DIABETES MELLITUS WITH COMPLIC	OPEN
87	\$13,971.72	\$42,489.24	\$56,460.96	NONSPECIFIC CHEST PAIN	CLOSED
88	\$55,236.41	\$118.14	\$55,354.55	CANCER OF UTERUS	OPEN
89	\$2,241.54	\$53,044.44	\$55,285.98	REGIONAL ENTERITIS AND ULCERAT	OPEN
90	\$52,696.34	\$2,401.72	\$55,098.06	HEPATITIS	OPEN
91	\$48,459.18	\$6,621.72	\$55,080.90	VIRAL INFECTION	OPEN
92	\$48,143.20	\$6,237.99	\$54,381.19	CARDIAC DYSRHYTHMIAS	OPEN
93	\$4,736.01	\$46,406.13	\$51,142.14	INFLAMMATORY DISEASES OF FEMAL	OPEN
94	\$48,615.84	\$2,098.27	\$50,714.11	VIRAL INFECTION	OPEN
95	\$43,941.51	\$6,629.06	\$50,570.57	OSTEOARTHRITIS	OPEN
	\$8,033,881.41	\$2,712,924.80	\$10,746,806.21		
Claims Above Pooling Point (\$300,000):			\$380,281.86		
			Net HCC Paid:	\$10,366,524.35	

Top Prescription by Paid Amount

12 Months Incurred through October 2021

**The following are the top ten prescriptions in order of highest cost.
The portion paid by the member is also included.**

Rank	Drug Name	Therapeutic Class	Total Paid	Number of Claimants
1	HUMIRA(CF) PEN	ANTIARTHRITICS	\$678,774	18
2	STELARA	MISCELLANEOUS	\$420,652	6
3	JARDIANCE	DIABETIC THERAPY	\$293,505	70
4	TRULICITY	DIABETIC THERAPY	\$280,649	41
5	OZEMPIC	DIABETIC THERAPY	\$261,470	44
6	IBRANCE	ANTINEOPLASTICS	\$236,694	2
7	TRIKAFTA	MISCELLANEOUS	\$180,493	1
8	DOJOLVI	ELECTROLYTES & MISCELLANEOUS NUTRIENTS	\$153,880	1
9	LANTUS SOLOSTAR	DIABETIC THERAPY	\$121,978	40
10	PROMACTA	HEMOSTATICS	\$121,350	1
			\$2,749,444	224

Top Therapeutic Class by Paid Amount

12 Months Incurred through October 2021

The following are the top ten therapeutic classes of prescriptions in order of the highest cost.

Rank	Therapeutic Class	Total Paid	Total Net Paid Per Rx	Number of Claimants
1	DIABETIC THERAPY	\$1,807,380	\$434	370
2	ANTIARTHRITICS	\$1,163,530	\$538	739
3	MISCELLANEOUS	\$968,441	\$733	332
4	BRONCHIAL DILATORS	\$357,062	\$130	581
5	ANTINEOPLASTICS	\$323,029	\$833	86
6	ALL OTHER DERMATOLOGICALS	\$257,604	\$998	150
7	ANTICOAGULANTS	\$164,405	\$230	122
8	ELECTROLYTES & MISCELLANEOUS NUTRIENTS	\$160,290	\$725	49
9	BIOLOGICALS	\$159,487	\$47	1,857
10	NON-OPIOID ANALGESICS	\$153,905	\$179	206
		\$5,515,134	\$4,847	4,492

Top Diagnosis by Paid Amount

12 Months Incurred through October 2021

The following are the top ten diagnosis in order of highest cost.

Rank	Diagnosis Category	Current Total Paid	Number of Claimants
1	INFECTIOUS & PARASITIC DISEASE	\$3,075,835	2020
2	NEOPLASMS	\$2,297,213	646
3	CIRCULATORY SYSTEM	\$1,856,087	958
4	OTHER CONDITIONS	\$1,745,511	2729
5	MUSCULO CNCTV TISSUE	\$1,482,553	1120
6	DIGESTIVE SYSTEM	\$1,128,577	511
7	INJURY AND POISONING	\$974,729	484
8	GENITOURINARY SYSTEM	\$942,191	905
9	NERVOUS SYS SENSE ORGANS	\$836,981	881
10	PREGNANCY CHILDBIRTH PUERP	\$755,331	186
		\$15,095,008	10440



Medical Renewal

Renewing Current Plans

Flat – Down from a 21% Increase

Clay County District Schools
10/1/2022

	United Healthcare			United Healthcare		
	Choice HSP HDHP AHJT-M rx 570 HSA-M	Choice Legacy HMO BWLJ-M Rx 570-M	Choice Plus PPO BWSN-M Rx D01-M	Choice HSP HDHP AHJT-M rx 570 HSA-M	Choice Legacy HMO BWLJ-M Rx 570-M	Choice Plus PPO BWSN-M Rx D01-M
	Current			Renewal = 0% compared to Formula Renewal: 21.07%		
IN NETWORK						
Deductible (CYD): (Ind / Fam)	\$4,000 / \$8,000	\$5,000 / \$10,000	\$3,000 / \$6,000	\$4,000 / \$8,000	\$5,000 / \$10,000	\$3,000 / \$6,000
Deductible Applies to OOP Max?	Yes	Yes	Yes	Yes	Yes	Yes
Coinsurance: Carrier / Member	80% / 20%	70% / 30%	80% / 20%	80% / 20%	70% / 30%	80% / 20%
Physician Services: PCP / Specialist	CYD + 20%	\$45 / \$75	\$40 / \$60	CYD + 20%	\$45 / \$75	\$40 / \$60
Inpatient Hospital Services	CYD + 20%	\$100 Copay + 30%	CYD + 20%	CYD + 20%	\$100 Copay + 30%	CYD + 20%
Provider Services in Hospital and ER	CYD + 20%	CYD + 30%	CYD + 20%	CYD + 20%	CYD + 30%	CYD + 20%
Independent Diagnostic Lab/X-Ray/AIS	CYD + 20%	\$0 / \$0 / \$300	\$0 / \$0 / \$300	CYD + 20%	\$0 / \$0 / \$300	\$0 / \$0 / \$300
Outpatient - Freestanding Facility	CYD + 20%	\$250	\$0 / \$0 / \$300	CYD + 20%	\$250	\$0 / \$0 / \$300
Outpatient - Hospital	CYD + 20%	CYD + 30%	CYD + 20%	CYD + 20%	CYD + 30%	CYD + 20%
Emergency Room Services	CYD + 20%	\$500	\$500	CYD + 20%	\$500	\$500
Urgent Care Services	CYD + 20%	\$70	\$50	CYD + 20%	\$70	\$50
Prescription Drugs - Generic	CYD + \$10	\$10	\$10	CYD + \$10	\$10	\$10
Prescription Drugs - Brand	CYD + \$50	\$35	\$45	CYD + \$50	\$35	\$45
Prescription Drugs - Specialty	CYD + \$80	\$70	\$85	CYD + \$80	\$70	\$85
Prescription Drugs - 90 day Mail Order	2.5x copay	2.5x copay	2.5x copay	2.5x copay	2.5x copay	2.5x copay
Mental Health (Inpatient / Outpatient)	CYD + 20%	\$0	CYD + 20% / \$60	CYD + 20%	\$0	CYD + 20% / \$60
Out of Pocket Maximum (Ind / Fam)	\$6,650 / \$13,300	\$7,350 / \$14,700	\$6,000 / \$12,000	\$6,650 / \$13,300	\$7,350 / \$14,700	\$6,000 / \$12,000
OUT OF NETWORK						
Deductible (Individual / Family)			\$6,000 / \$12,000			\$6,000 / \$12,000
Coinsurance: Carrier / Member			50% / 50%			50% / 50%
Inpatient Hospital Services	No Coverage	No Coverage	CYD + 50%	No Coverage	No Coverage	CYD + 50%
Outpatient Surgery			CYD + 50%			CYD + 50%
Out of Pocket Maximum (Ind / Fam)			\$12,000 / \$24,000			\$12,000 / \$24,000
RATING ANALYSIS	EEs	Monthly Rates	EEs	Monthly Rates	EEs	Monthly Rates
Employee Only	544	\$669.96	1425	\$813.45	219	\$939.21
Employee + Spouse	48	\$1,217.09	211	\$1,571.76	19	\$1,814.75
Employee + Child(ren)	47	\$1,161.24	86	\$1,499.44	9	\$1,731.18
Full Family	82	\$1,595.23	249	\$2,059.76	12	\$2,378.09
Total Monthly Premium	721	\$3,025,202.39	1971		259	
Total Annual Premium		\$36,302,428.68				\$36,302,428.68
Gross Increase/Decrease from Current						0%



2022 Renewal Summary + History

Overview of Insurance Renewals & Committee Recommendations

No Premium Change on All Lines – Insurance Committee Voted on Renewing all Lines as Presented

Benefit Plan	Carrier	2022 Renewals	Status
Medical Plans	UnitedHealthcare	<ul style="list-style-type: none"> UHC showed an initial 21.07% increase from renewal formula Final: 0% Renewal Increase 	• Up for Renewal
Life	Lincoln Financial Group	• 0% Renewal Increase + rate hold through 9/30/2025	• Up for Renewal
Long Term Disability			
Short Term Disability			
Medical Gap Plan	Kemper	• 0% Renewal Increase	• Up for Renewal
Accident and Injury Plan	Aflac	• 0% Renewal Increase	• Up for Renewal
Critical Illness			
Whole Life			
Lines in Rate Hold			
Vision	Humana	Humana Vision rates are in a rate hold through 9/30/2023	No Action
Dental	Delta Dental	Delta Dental rates are in a rate hold through 9/30/2023	No Action

Historical Medical Renewals and Plan Design Changes

Plan Year	Initial Renewal	Negotiated (no changes)	Final Blended	Renewal Actions Taken
2022 - 2023	21.07%	0%	0%	<ul style="list-style-type: none"> Renewal is accepted at 0% Increase with zero changes to plans.
2021 - 2022	16.4%	0%	0%	<ul style="list-style-type: none"> Renewal is accepted at 0% Increase with zero changes to plans.
2020 - 2021	23.56%	5.9%	5.9%	<ul style="list-style-type: none"> Renewal was accepted at 5.9% increase due to CCDS' partnership and commitment based on previous years' plan design changes and wellness initiatives, improved claims and gradually lower loss ratio, UHC's strong book of business.
2019 - 2020	19.5%	19.5%	19.5%	<ul style="list-style-type: none"> Renewal was accepted at 19.5% with the additional funding secured to move to a tier-based contribution strategy and to make the Choice HSP Employee Only Plan no cost.
2018 - 2019	29.32%	28.00%	11.08%	<ul style="list-style-type: none"> Initial renewal was presented at 29.32% and was negotiated down to 28% due to our high loss ratio Changes to the HMO and Choice HSP plans were made to minimize the premium increase <ul style="list-style-type: none"> HMO - Increased Deductible from \$3k/\$6k to \$5k/\$10k & copays from \$35/\$65 to \$45/\$75 Choice HSP - Increased Deductible from \$1.5k/\$3k to \$4k/\$8k.
2017 - 2018	10.0%	10.0%	10.0%	<ul style="list-style-type: none"> Year 1 renewal cap at 10% from UHC.
2016 - 2017	Marketed plan design prior to receiving initial renewal		-10.9%	<ul style="list-style-type: none"> Conducted medical RFP and moved to UHC based on results and quoted plans/premiums.
2015 - 2016	13.8%	10.25%	9%	<ul style="list-style-type: none"> Initial renewal in February at 13.8% with final negotiated renewal in May
2014 - 2015	15.7%	12.5%	7.7%	<ul style="list-style-type: none"> Medical renewal without rate guarantee specified in 2013 RFP was 19.4% Initially delivered at 15.7% increase (Rate cap 12% + 3.7% ACA fees) Aon negotiated to 12.5% with ACA fees; second look in May Final renewal with claims through April resulted in 9% increase with no changes to plan design Defined Board subsidy continued in 2014/15 plan year
2013 - 2014	Marketed plan design prior to receiving initial renewal	9%	6%	<ul style="list-style-type: none"> Medical Marketing for carrier change - Florida Blue awarded HMO (3% increase) and PPO (14% increase) replaced Aetna POS No change to District subsidy Began cost share for Employee Only coverage
2012 - 2013	13-15%	2.5%	2.5%	<ul style="list-style-type: none"> Projected increase of 13-15%. Aetna made a business decision - Rate pass for POS + HCR impact <ul style="list-style-type: none"> Adding gatekeeper referral requirement Charged 2.5% for PPACA compliance impact No change to employee contributions
2011 - 2012	13.1%	8.5%	0.3%	<ul style="list-style-type: none"> Review of over 15 Plan Alternatives & 7 contribution models Moved from three (3) medical options to one Choice POS Reduced cost for Employee Only coverage to \$0



Thank you!

